



Consumer Solutions

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Accident & Health



CONSUMER SOLUTIONS FROM CHUBB ACCIDENT & HEALTH

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PRODUCTS

Whether a financial institution seeks to drive credit card usage and/or develop ancillary revenue streams, or an association seeks to strengthen loyalty and attract new members, Chubb's extensive portfolio of customizable accident and travel products delivers value and peace of mind. Some typical packages include:

- **Hospital Accident** – AD&D with In-Hospital, ER, ICU and Recuperation cash.
- **Family Care** – AD&D with Child Care expense, Education expense and Spouse Employment Training expense.
- **Trip Coverage** – Common Carrier AD&D with Lost Luggage, Trip Cancellation and Rented Automobile Damage.

FLEXIBILITY

Policies can be customized by Chubb's experienced underwriters to meet the specific needs of each client. Our underwriters match unique coverages and benefits to the specific needs of the policyholders and their members or customers. You decide:

- Who is covered – different classes of insured persons which may include account holders or members.
- How much and what level of coverage each class receives.
- When each class is covered.
- Which benefits to choose – over 30 benefits available.

CONSUMER SOLUTIONS TARGETS TWO KEY TYPES OF POLICYHOLDERS:

Financial Institutions

- Issuers of credit, debit and prepaid cards
- National/regional banks and credit unions
- Financial organizations
- Loyalty programs

Membership Associations

- Professional associations
- Fraternal organizations
- Affinity-based associations
- Alumni organizations

ACCIDENT POLICY BENEFITS AVAILABLE

Accidental Death & Dismemberment	Pays a benefit if an accident results in loss of life, limb, sight, speech or hearing.
Accidental Medical Expense	Reimburses accident medical expenses if an accidental bodily injury causes an insured person to incur medical expenses. This benefit also reimburses medical expenses if an insured person incurs such medical expenses for care and treatment of a disease or illness for which symptoms first appear during a defined covered activity.
Baggage Delay	Reimburses an insured person for the purchase of essential items needed, if such insured person's bags are delayed or misdirected by a common carrier.
Checked and Carry-On Baggage	Reimburses an insured person for amounts actually paid, for direct physical loss or damage to suitcases and the personal property contained therein, if the loss or damage occurs when checked in or carried on to a common carrier.
Checked Baggage	Reimburses an insured person for amounts actually paid, for direct physical loss or damage to suitcases and the personal property contained therein, if the loss or damage occurs while in the possession, care and control of the common carrier.
Child Care Expense	If an insured person suffers accidental loss of life, this benefit will pay for child care costs for all children (up to the age of 13).
COBRA Premium Expense	If an insured person suffers an accidental loss of life, this benefit will pay the cost of the premium for the insured's dependent's election to continue group medical or dental insurance under a group plan provided through the policyholder.
Education Expense	If an insured person suffers accidental loss of life, this benefit will reimburse actual incurred costs for his/her dependent children's tuition, fees, room and board, required books and course supplies billed by an institution of higher learning.
Enhanced Benefit for Dependent Child	Doubles the benefit amount for an eligible dependent child's accidental dismemberment.
Enhanced In-Hospital Benefit	Pays a daily benefit for each day an insured person is in the hospital as the result of an accident.
Home Alteration and Vehicle Modification	Reimburses the cost for home alteration or vehicle modification if an insured person suffers a covered loss due to an accidental bodily injury which results in a physician determining that a home alteration or vehicle modification is needed to accommodate a physical disability.
Home Health Care	If a covered loss due to an accidental bodily injury causes an insured person's confinement at home, after a hospital stay, then this benefit will reimburse the costs for medically necessary home health care.
Inflation Protection	Increases the principal sum payable if an accidental bodily injury causes an insured person's covered loss of life. The increase in the principal sum is based on the number of years the insurance has been in-force.
Parent Care	Pays an additional benefit to an insured person's dependent parents or grandparents if an accidental bodily injury causes the death of the insured person.
Permanent Total Disability	Pays a benefit amount if an accidental bodily injury causes an insured person to suffer a disability that continues for 365 days and is expected to continue without interruption and without expectation of recovery for the rest of the insured's life as determined by a physician.
Psychological Therapy	Reimburses expenses incurred for psychological therapy if an insured person suffers a covered loss resulting in a physician determining that psychological therapy is required.
Reconstructive Surgery	Reimburses the cost for reconstructive surgery required as the result of an insured person's accidental bodily injury.
Spouse (or Domestic Partner) Employment Training Expense	If an accidental bodily injury causes an insured to suffer a covered loss of life, this benefit will reimburse actual incurred costs for the spouse/domestic partner's tuition, fees, room and board, required books and course supplies at an institution of higher learning.
Survivor	Pays a benefit to an insured person's surviving spouse/domestic partner or dependent child if an accidental bodily injury causes the insured's covered loss of life.
Temporary Total Disability	Pays a benefit if an accidental bodily injury causes an insured person to suffer a temporary total disability.
Total Loss of Use	Pays a varying percentage of the principal sum if an accidental bodily injury causes an insured person to suffer loss of use of: a) one hand or one foot, b) both hands or both feet or a combination, c) one arm or one leg, d) both arms or both legs or combination, or e) both arms and both legs.
Vocational Training Expense	Reimburses the costs incurred for tuition, fees, room and board, books and course supplies billed by an institution of higher learning if an insured person suffers a covered loss due to an accidental bodily injury.

ACCIDENT POLICY HAZARDS AVAILABLE

Accidental Death & Dismemberment	Pays a benefit if an accident results in loss of life, limb, sight, speech or hearing.
Emergency Room Outpatient Care	Pays a flat benefit amount if a covered accident causes an insured person to require and receive treatment in a physician's office, an outpatient unit or an emergency room of a hospital.
In-Hospital	Pays a daily benefit for each day an insured person is in the hospital as the result of an accident.
Intensive Care Unit	Pays a daily benefit amount for each day an insured person is in the intensive care unit of a hospital if a covered accident results in the insured person being in the intensive care unit.
Recuperation	If a covered accident causes an insured person to be in the hospital, and the insured person receives a payment under the In-Hospital benefit, then Recuperation pays a daily benefit for the same number of days that the In-Hospital benefit was paid.

CREDIT CARD & ASSOCIATION ENHANCEMENTS AVAILABLE

Personal Property	Reimburses the insured person for personal property that is lost during a covered trip.
Personal Property in a Rented Motor Vehicle	Reimburses the insured person for personal property that is lost or damaged while in a rented automobile.
Trip Cancellation	Reimburses the costs of an insured person's covered trip if a covered loss results in the insured person canceling such trip.
Trip Delay	Reimburses an insured person for the cost of food and temporary lodging if a covered loss, unpublished and unannounced strike, civil commotion, hijack or natural disaster results in the delay of such insured person's trip.
Trip Interruption	Reimburses the costs for a) the forfeited, non-refundable pre-paid land, air and/or sea transportation arrangements that were missed; and/or b) additional transportation expenses if a covered loss results in the insured person interrupting a covered trip.

To learn more, please visit <http://www.chubb.com/accident> or contact your local Chubb representative by calling our toll-free number at (877-297-4225) or sending an email message to cahsales@chubb.com.



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